

# General Liability Choice<sup>SM</sup> Coverage Analyzer – 2005 Edition

## *Putting Our Strength to Work for You*

The Hartford offers you a better *Choice*. Its Commercial General Liability Coverage Form, **HG 00 01**, designed for midsize businesses, incorporates the broad coverage you have come to expect from The Hartford and it maintains the familiar policy construction of ISO's CGL Coverage Form.

This chart shows how The Hartford's *General Liability Choice* broadens coverage in comparison to the industry standard, ISO's CG 00 01. Each provision is listed in the order in which it, or the defined term upon which it is based, first appears in **HG 00 01**.

<b>Key Points of Comparison</b>	<b>Analysis Tip</b>	<b>GL Choice</b>	<b>CG 00 01</b>
<b>Coverage A – Bodily Injury and Property Damage</b>			
Mental Anguish	Does the definition of "bodily injury" include mental anguish resulting from bodily injury, sickness or disease that is physical in nature?	Yes	No
Incidental Medical Malpractice	Does bodily injury include injuries arising out of the health care services provided by your employed health care professionals (provided this is not your business or occupation)?	Yes	No
Expected or Intended Property Damage	Does the Expected or Intended Injury Exclusion have an exception for damage to property of others?	Yes	No
Contractual Liability for Railroad Exposures	Does the definition of "insured contract" respond to construction or demolition contracts within 50 feet of a railroad?	Yes	No
Non-Owned Aircraft	Is an aircraft chartered, rented or borrowed with a paid crew covered when there is no "insured contract"?	Yes	No
Non-Owned Watercraft	<ul style="list-style-type: none"> <li>• What is the size of covered non-owned watercraft?</li> <li>• Can you carry property for hire?</li> <li>• Are permissive users insureds?</li> </ul>	Under 51 feet Yes Yes	Under 26 feet No No



Key Points of Comparison	Analysis Tip	GL Choice	CG 00 01
<b>Coverage A – Bodily Injury and Property Damage Continued</b>			
Borrowed Equipment	Is there coverage for borrowed equipment damaged at your job site when not being used?	Yes	No
Use of Elevators	Is there coverage for property of others in your care, custody or control when damage arises out of the use of elevators?	Yes	No
Snow Removal, Road Maintenance & Street Cleaning Equipment	Is there coverage for the use of snow removal, road maintenance & street cleaning equipment less than 1,000 lbs GVW?	Yes, defined as “mobile equipment”	May be considered an “auto”
Damage to Premises Rented to You or Temporarily Occupied by You With Permission of the Owner – More Than 7 Days	<ul style="list-style-type: none"> <li>• What is the limit of liability?</li> <li>• What perils are covered?</li> <li>• Is contractual liability covered?</li> </ul>	\$300,000 Fire, lightning & explosion Yes	\$100,000 Fire Only No
<b>Coverage B – Personal and Advertising Injury Liability</b>			
Limited Discrimination and Humiliation	Does the definition of “personal and advertising injury” include offenses related to discrimination and humiliation?	Yes	No
<b>Coverage C – Medical Payments</b>			
Extended Period to Report Medical Expenses	How long do you have to report medical expenses?	3 years	1 year
<b>Supplementary Payments</b>			
Appeal Bonds	Is the cost of appeals bonds included in addition to the cost of bonds to release attachments?	Yes	No
Limits for Bail Bonds & Loss of Earnings	<ul style="list-style-type: none"> <li>• What is the limit for Bail bonds?</li> <li>• What is the limit for loss of earnings?</li> </ul>	\$1,000 \$ 500/day	\$250 \$250/day



Key Points of Comparison	Analysis Tip	GL Choice	CG 00 01
<b>Who is an Insured?</b>			
Incidental Medical Malpractice – Employed Nurses, EMTs and Paramedics	Are employed nurses, EMTs and paramedics insured for injuries arising out of their professional health care services for you (provided this is not your business or occupation)?	Yes	No
Automatic Insured Status for Subsidiaries	As of the policy inception date, is any subsidiary you control automatically covered as a named insured?	Yes	No, must be scheduled
Newly Formed or Acquired Organizations	How long does an organization you newly acquire or form during the policy period qualify as a named insured without reporting?	180 days	90 days
Additional Insured Status When Required by Contract	• Is anyone with whom you agree in writing, including vendors, automatically given status as an addition insured?	Yes	No
	• If a party is an additional insured for your work, is their coverage extended to the products-completed operations hazard for such work?	Yes	No
<b>Conditions</b>			
Duties in the Event of Occurrence, Claim or Suit	Is the duty to provide timely notice limited to when an occurrence, offense, claim or suit is known by the individual owner, partner, limited liability company manager, executive officer, trustee, or insurance manager?	Yes	No
Primary/Noncontributory Additional Insured	Is anyone with whom you agree in writing automatically provided primary and noncontributory insurance as an additional insured?	Yes	No
Unintentional Failure to Disclose Hazards	Is there an exception in the Representations Condition for the unintentional failure to disclose hazards?	Yes	No

For a detailed explanation of coverage, please consult the actual policy form **HG 00 01**.



# CyberFlex<sup>®</sup> – Enhanced Coverage for e-Business

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The vast majority of our customers are insured using our innovative CyberFlex enhancement (Form HC 00 88) designed for those conducting business using computer and communication technologies. While CyberFlex is available to most businesses, there are some exceptions; such as those in the media or internet service related businesses and those with significant internet related sales. To determine if your business is eligible for CyberFlex, consult your Hartford underwriter or agent.

<b>Key Points of Comparison</b>	<b>Analysis Tip</b>	<b>GL Choice</b>	<b>CG 00 01</b>
<b>Coverage B – Personal and Advertising Injury Liability</b>			
Offenses Committed Over Your Web Site	Is your entire web site, including chat rooms and bulletin boards, covered?	Yes	No
Publication by Hackers	Is publication, by hackers, of information in your care covered?	Yes	Silent
Internet Content and Advertisements of Others	Is your vicarious liability for the content or advertisements of others appearing on your web site, or linked to from your web site, covered?	Yes	No

For a detailed explanation of coverage, please consult the actual policy form **HC 00 88**.

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms, and conditions, refer to the insurance policy. In the event of a conflict, the terms and conditions of the policy prevail. For details on this or any of The Hartford's programs, contact your Middle Market representative, or visit the EBC.

